

<b>Notice of References Cited</b>	Application/Control No. 10/064,066	Applicant(s)/Patent Under Reexamination BROWN, KYLE RAY	
	Examiner Hani Kazimi	Art Unit 3691	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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**FOREIGN PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

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	U	Melanie Bien, "We're plugging into direct debit ; It's a cheap and convenient way of paying bills, but there are pitfalls; The Independent. London (UK): Mar 10, 2002. pg. 10□□
	V	Jeffrey Green; "A compromise over debit interchange; Credit Card Management. New York: Apr 2002. Vol. 15, Iss. 1; pg. 40, 1 pgs□□
	W	Kelly Shermach; "Loyalty Programs: Inside Charter One's Debit Program ; Fees make credit cards the obvious pick for reward programs. But don't discount debit". Financial Services Marketing. New York: Jan/Feb 2002. Vol. 4, Iss. 1; pg. 32
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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